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**** CONTINUING DATA *******
 This appin claims benefit of 60/450,754 02/28/2003

**** FOREIGN APPLICATIONS *******

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ****
 05/17/2004

Foreign Priority claimed 35 USC 119(a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No /ABDUL BASIT/ Examiner's Signature	<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY MA	SHEETS DRAWINGS 4	TOTAL CLAIMS 30	INDEPENDENT CLAIMS 3
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ADDRESS
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TITLE
 Enhanced system for electronic funds transfer and elimination of the payee's need for encryption and privacy

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